Initiatives of Change is a worldwide movement of people working for a just, peaceful and sustainable world to which everyone, responding to the call of conscience, makes their unique contribution. Active in some 60 countries, it is represented by IoF International, which is incorporated in Switzerland. It has Special Consultative Status with the Economic and Social Council of the United Nations (ECOSOC).

As a member of this diverse global network, Initiatives of Change Australia (IoFC Australia) operates under the Australian Charities and Not-for-Profits Commission. Its particular mission is empowering leadership for peace and trust building in communities in Australia and overseas.

IoFC Australia acknowledges the traditional owners of country across this ancient continent and pays respects to elders past, present and emerging. Consistent with their wisdom and traditions, and within the context of our multicultural nation, we seek to contribute to healing and transformation in our society through awakening the spiritual and moral impulse within, between and among people.

This annual report covers developments, activities and financial statements of IoFC Australia during the period April 2017 to March 2018. It also gives an overview of the history of the movement related to Australia.

More can be found on our website: [www.au.iofc.org](http://www.au.iofc.org)

Cover image: Ez Eldin Deng
Throughout its 80-year history, Initiatives of Change (formerly known as Moral Re-Armament) has held that any effective change and peacebuilding in our troubled world must involve change in people’s motivations, relationships and behaviours. And that process, to be genuine, has to start with each one of us, and be truly lived and applied.

Five years ago, we realised we needed to apply that principle of ‘starting with oneself’ to the organisation itself: to change an informal, ageing network into a more transparent, accountable and structured organisation that can support an energised movement of a new generation of volunteers and practitioners committed to its principles and heritage. That requires leadership, and redefining a sense of direction that had become diffuse.

So we embarked on a three-year process of ‘cultural and structural change’ while also commissioning an 18-month, nationwide consultation with our members and supporters. Change is never easy. The immediate priority that emerged from the consultation process was that we needed to define a clearer overall strategic framework. Assisted by consultants, we affirmed our core purpose, which is to contribute to healing and transformation in society through awakening the spiritual and moral impulse within, between and among people. Based on this, we agreed that, for the next three years, our efforts and resources will be directed at ‘empowering leadership for trust building, peace building and transformation in communities’.

While we make improvements at the governance level, we are also prioritising the operational capacity to deliver on this goal and to connect with Australians at a deeper, more authentic level through the programs and initiatives described in these pages.

None of this work can be fully achieved without a vibrant and engaged membership of individuals who live the change we all want to see in the world. We warmly invite you to join us!

Andrew Lancaster
Chair, Council of Management
ABOUT US

Initiatives of Change (IofC) has been active for over 80 years. The movement grew out of the work of Frank Buchman (1878-1961), an American Christian minister of the Lutheran denomination. Buchman believed that moral and spiritual renewal would be the foundation for social change. He encouraged leaders and ordinary people to look inward and to their own conceptions of the divine, to discern areas of personal responsibility in which they could be effective in building a just society.

As military buildup took place before World War II, Buchman inspired thousands of people with the thought that moral and spiritual re-armament, rather than military rearmament, was needed; thus, the movement he had started became known as Moral Re-Armament (MRA). Practices of daily individual ‘quiet time’ to discern the voice of the divine, reaching out to former opponents, and making restitution for past wrongs became hallmarks of the MRA approach. After World War II, many people associated with MRA engaged in reconciliation and rebuilding efforts in Europe. International centres for peacebuilding opened in Caux, Switzerland, and Panchgani, India, which were used for retreats, training, and meetings between former adversaries. With its emphasis on lived experience rather than doctrine, MRA provided a space in which people of different religious and political persuasions could seek common ground for solving problems, without compromising their own beliefs.

See more of our history here: [au.iofc.org/history](http://au.iofc.org/history)

MRA in Australia

Australians were exposed to the ideas of MRA through overseas service, personal encounters, books and musical revues that promulgated the values of personal honesty, purity, unselfishness and love. In the post-war years, many dedicated their lives to the ideals of the movement, working for change through writing and publishing, performing in roadshows, and organising retreats and conferences. Australians associated with the MRA movement were active in mediating industrial conflict, seeking reconciliation between Indigenous Australians and the wider community, promoting trust-building exchanges with neighbouring countries, and strengthening the foundations of a multicultural society.

IofC Australia today: Still working for peace

In 2001, MRA changed its name to ‘Initiatives of Change’ as better conveying its modern-day mission and practice. IofC Australia programs focus on trust building and peacebuilding, equipping individuals to address difficult relationships in their daily lives, and to counter social ills such as racism, corruption and youth radicalisation. This work takes place through personal development and life skills training, women’s peace circles and, more recently, environmental action. Since the 1990s, the organisation has worked with Cambodian, Vietnamese, Afghan, South Sudanese and other ethnic communities in Australia, and has increasingly developed a multi-faith character.

IofC Australia today is both an organisation working for social change and a wider fellowship of people supporting each other to live out our values and to model the heart of a just, humane and compassionate society.

Dynamics of Change: The IofC approach
Initiatives of Change emphasises the principle of ‘starting with oneself’ to become the change we want to see in the world.

Life Matters is a foundational workshop that helps participants reflect on their personal values and make decisions about how they will use their unique experiences and capabilities to make the world a better place. The workshop has been running in various formats since the 1980s. Initially offered for young adults aged 18 to 35, its popularity within the IofC fellowship has led to a spin-off version for older adults, dubbed ‘Life Still Matters.’

Four workshops were offered in the past year, taking place at the IofC centre in Melbourne, at Gerringong on the south coast of New South Wales, and in the hill town of Bogor in Indonesia. The Blacktown police supported the New South Wales event, providing a driver for the group and traveling down to Gerringong during the weekend to present certificates of participation.

Life Matters is a three-day residential retreat that includes presentations by inspiring personalities addressing issues of identity and change-making, training sessions to build skills in active listening, teamwork and leadership, personal reflection time, and recreation through creative arts and outdoor activities. An important dimension of Life Matters is the opportunity to engage with people from diverse backgrounds and all walks of life, and to share one’s life experiences and beliefs at a deep personal level.

Participants are also introduced to potential mentors, who arrange follow-up meetings on an individual basis. Some of the pairings have turned into lifelong friendships, and participants continue to be supported to the extent that they want, both by their mentors and by the group at large.

Some Life Matters alumni include former child soldier and refugee David Vincent, known to many Australians through his work with the South Sudan diaspora community and his book, The Boy Who Wouldn’t Die. Another is former Afghan refugee Naz Nazir, who has been recognised by the Victorian state government for his work in establishing the Afghan-Australian Initiative to promote friendship among the different Afghan communities and their Australian neighbours.

Embracing our common humanity

A student leader at university, Marlous Teh had attended personal development workshops through her involvement with clubs and societies. Life Matters, she found, was a different experience. ‘It was interesting that it was an inter-generational gathering, for a start,’ said Marlous. ‘It showed that we can learn from those who are not our peers. I’d attended leadership development courses before; Life Matters was different – quieter, more reflective.

‘When I attended, I lacked confidence and direction; Life Matters helped me be more open, more embracing of different people in my life. Some of the fears that I had were taken away.’

Marlous returned to Life Matters as a trained facilitator in August 2017, serving at the Gerringong event in New South Wales. Reflecting on the time, she noted, ‘This is what I learned...It's in the depths and diversity of other people’s stories where we find richness in our own lives. It's in the embrace of our differences where our common humanity resides.'
Creators of Peace is a network of women who organise community gatherings and ‘peace circles’ to explore and strengthen their own peace-creating capabilities.

The program grew out of a 1991 conference at the MRA centre in Caux, Switzerland, and today has become a worldwide network that challenges people to share responsibility for ending prejudice, mistrust, and conflict by reaching out to their neighbours.

Creators of Peace Circles take place over two to three days. With the help of facilitators, small groups of 10 to 20 women work through a curriculum built round a series of ‘gathering points’ or conversation starters designed to encourage honest and open sharing of their experiences, beliefs and values.

More than 500 women are actively involved in the network in New South Wales alone, as well as many others in Victoria, South Australia, Queensland and Western Australia. Thirteen Creators of Peace Circles took place around Australia during the year, as well as two shorter ‘Peace Focus Gatherings’ in Adelaide and Brisbane respectively, and a Peace Circle taster in Perth. Based on a partnership with the Department of Peace and Conflict Studies at the University of Sydney, the network organised two of these Circles with Masters students on campus during the year, including male students.

This past year has been one of growth and consolidation, reflecting increased strength and cohesion of the network in Australia. A representative group of Creators of Peace facilitators and organisers from five states met in Melbourne over the weekend of 8-9 April 2017 to design and formalise cooperation arrangements. One outcome of this meeting was the recruitment of a part-time national administrator to support the work that until now has been carried entirely by volunteers.

Training of Peace Circle facilitators took place in Adelaide and Sydney during the year. Postgraduate students from nine different countries took part in the Sydney training, while participants from Melbourne, Brisbane and Bougainville took part in the Adelaide event. Also on the calendar were network meetings, Peace Circle reunions, movie sessions, fundraisers and various celebrations. Participants reported afterwards how they felt reinvigorated to apply the Creators of Peace approach to building communities of trust and transformation across the rich diversity of Australia.

Globally, the movement continues to expand. During the past year, Australian facilitators have led or supported Creators of Peace Circles in Fiji, Kenya, Nepal and New Zealand. In Kenya, over 1,000 women are involved, and the national network celebrated its tenth anniversary with a conference in Nakuru from 25-27 March 2018. Creators of Peace Sydney supported the event through money raised from their own annual celebration and some individual donations.
Empowering the heart

IoC worker Jean Brown developed the Creators of Peace methodology that today is applied in Australia and 40 other countries. She served as coordinator of the international network for 23 years. She reflects on how the approach evolved:

‘I was asked to prepare some workshop material and initially I had two particular themes: “Do we really know what peace is?” and “What destroys peace? What creates peace?” After that workshop, I added more questions, the so-called “gathering points.” These formed the basis for our Peace Circle facilitators’ manual.

‘Our methodology is so simple, at one level you could say anyone could do it, but now we’re formalising the facilitator training to be sure everyone understands its proper usage.

‘Initially I designed Creators of Peace Circles for Western countries experiencing an influx of diverse cultures. However, they took off in Africa, and then other countries began requesting them. The Circles are designed to build trust across the divides, and appeal to women to open their hearts and homes. The story-sharing component means a lot to people. We get comments like, “I’ve never shared my story before with anyone,” and “I’ve never been listened to before.” The act of women hearing each other’s stories, across the diversity of ethnicities and religions, affirms our common humanity in a powerful way.

‘A Palestinian woman activist once commented to me that many programs focus on economic, political and social empowerment, but Creators of Peace can empower the heart.’

Peace Circle participants reflect:
‘Peace begins with me’

Clara, Indriani and Carrie are students in the University of Sydney’s MA course in Peace and Conflict Studies, who took part in Creators of Peace circles during the year.

Carrie appreciated the bond that the participants have built among themselves since they met at the Peace Circle. ‘There is a sense of trust and belonging,’ she said. She found that the Circle has helped her develop ‘better insights into myself and what I was doing to destroy peace through my own reactions and expectations of others.’

Indriani used to believe that many people were ‘unreachable’, hidden behind many boundaries. Now, she believes that, ‘We are all the same, having our insecurities and our problems...The idea that “peace begins with me” is really important.’

Clara observed that she needed to break out of her competitive mindset, and began to see peace as ‘my individual responsibility.’ She noted that taking part in the Circle was the first time she had witnessed ‘peace in practice.’

All three agreed that their biggest take-away from the CoP Peace Circle has been the commitment to oneself – getting to know and taking more care of oneself, understanding how we internalise conflict, letting go of the things you can’t change and starting the journey of ‘being the change’ that we want to see in the world.
OUR PROGRAMS
SUSTAINABLE IMPACT MENTORING

The Sustainable Impact Mentoring (SIM) program supports emerging leaders in environment and sustainability to develop their own projects in caring for the earth and bringing people together over common ground.

The newest of IofC Australia’s core programs, SIM began in 2017 with a pilot involving six participants. The program takes place over five months, during which time the participants attend several workshops in Human-Centred Design, a methodology that places the needs of people and community at the centre of the project design process. An important element of the program is participants’ immersion in their target communities in order to understand the true needs of their intended beneficiaries. Most projects changed during the design phase, based on participants’ research and increased insight into community needs. Each participant is also paired with a mentor who offers guidance and collegial support over the course of the five-month program.

Alan, a water supply systems specialist, had developed electronic location tags that can be affixed to underground pipes and can be read by a smartphone app. The SIM program provided him with crucial feedback for developing his innovation. He later successfully pitched it to investors and was able to start his own business. Kristian, a PhD student, developed a semi-portable solar technology to reduce the land impacts associated with large solar energy plants. Other participant projects included an environmental student’s online ‘zine’ encouraging frugal and sustainable living, a shop assistant’s system for reminding customers to bring their own bags, and an artist’s exhibit linking care for our planet with themes of faith and peace.

Participants presented their projects at a public showcase in June 2017. After reviewing outcomes of the pilot, IofC Australia launched its first full cycle of the program in February 2018, with 11 participants.

Kristian Grayson (back row, centre) participated in the 2017 SIM pilot and received IofC Australia support to take part in the Emerging Leaders program at the Caux Dialogue on Land and Security in July 2017. He noted that his time at the Caux Dialogue in Switzerland had provided the opportunity for ‘a big-picture view of global challenges … and the awesome opportunity to meet many young professionals and to share our struggles and successes.’

Image: Wen-Yu Weng
IofC Australia’s office and Australia-Pacific Centre operates out of a gracious residence in the Melbourne suburb of Toorak, which was gifted to the organisation in 1956. The building continues to be a thriving hub for residential courses and meetings of all kinds, while a small caretaker community lives on site.

Besides providing a venue for activities associated with IofC Australia’s core programs, the centre hosted film screenings, book launches, quarterly network dinners, and an annual celebration and national meeting of the movement.

One highlight was in May 2017, during Rwandan musician Jean-Paul Samputu’s visit, when he presented a solo concert at Armagh. A survivor of the Rwandan genocide of 1994, Samputu experienced nine years of bitterness after his entire immediate family was slain by a former friend. Through a profound religious experience, he sought out the murderer and forgave him. His Australian tour brought his story to audiences that included South Sudanese peace advocates and students of Victoria University and Sirius College.

Students of the Jagat Arsy School in Jakarta visited in August. This Islamic boarding school, which seeks to foster tolerance and a global outlook in its students, has had an ongoing relationship with IofC in Indonesia. The Australia visit enabled the high school students to see the Australia-Pacific home of IofC, gain more understanding of its programs, and exchange experiences with residents.

As IofC Australia’s core programs continue to develop, demand is increasing for various uses of the space at Armagh. Original parts of the building are now more than 100 years old, and the building needs to be maintained to the level required for hosting of courses and events. To generate funds for upkeep, IofC Australia continues to offer the use of the premises for hire to other community groups and individuals.

‘Armagh Markets’, a new series of market days promoting wellness and sustainability, began in 2017, with the aim of introducing local residents to the facilities and programs at the centre. Two market days took place at Armagh during the year.

Outdoors, a small group of volunteers established an urban food garden in a corner of the property, with support from environmental consulting firm Earth Systems, which contributed seedlings and biochar, a high-grade charcoal that can improve soil quality. The plot has had its first cycle of growth and harvest, and the group plans to expand the planting of vegetables as its contribution toward strengthening urban food systems and putting its land towards productive use.
In addition to our core programs, IoF Australia acts as an incubator for various community-led projects and initiatives. Projects may be supported in different ways, including through seed funding, training, mentoring, presentation opportunities, and moral support by others in the IoF fellowship. One of the traditional strengths of IoF has been our ability to accompany and support those who seek to be change makers in society. The following gives a flavour of just some of the initiatives that IoF Australia supported this year.

**South Sudan Women’s Conference**

This one-day, women-only conference on 11 March 2018 brought together over 100 women from the South Sudan community in Melbourne for conversations about common issues that they face, such as gaining employment, maintaining mental health, and promoting respectful relationships. Besides discussing solutions to shared problems, the conference highlighted the contributions already being made by women in the community.

The conference, supported by a grant from the Victorian Government’s Department of Premier and Cabinet, took place following International Women’s Day on 8 March. IoF Australia auspiced the conference project, provided volunteers to help, and mentored two young women from the community in their hands-on management of the event. The RMIT School of Global, Urban and Social Studies hosted the conference at its premises.

After the conference, more than 100 people took part in a community celebration with traditional songs, dance and food at Collingwood Town Hall. Police attended the event, where awards were presented in recognition of those who have made significant contributions.

IoF Australia has supported the diaspora through its South Sudan Australia Peace Initiative, which has brought together community leaders to respond to incidents of violence among African youth in Victoria. It has also supported members of the diaspora in seeking to contribute to peace and reconciliation work in South Sudan.

**Community film screenings**

The Man Who Built Peace, a documentary about Frank Buchman, founder of Moral Rearmament, played at the IoF Australia national gathering in Melbourne in June. IoF Australia also organised five community screenings of The Baulkham Hills African Ladies Troupe, an Australian-made documentary that follows four Sydney women from four African countries as they turn their stories of surviving war and sexual violence into a joyous theatre production.

Rosemary Kariuki-Fyfe, one of the stars of the film, has been involved in Creators of Peace, and attended the Melbourne and Brisbane screenings as a guest speaker. The Adelaide screening raised $5,000, which went towards sending containers of provisions for displaced South Sudanese in camps.

**Leadership training for Afghanistan**

In Perth, IoF Australia and Mahboba’s Promise, an Australian NGO providing aid and development in Afghanistan, raised funds and supported two young women from northern Afghanistan to intern at Asia Plateau, the IoF training centre in Panchgani, India. The six-month internship promotes personal growth and learning in the field of peacebuilding and leadership. The two women from northern Afghanistan are the latest in a total of 13 interns from Afghanistan who have been supported to train at Asia Plateau. Previous Afghan interns at Asia Plateau are contributing in a range of areas in Afghanistan. Their work includes facilitating Creators of Peace Circles for women, and mentoring orphan boys at Mahboba’s orphanage in Kabul.
Conferences at Caux and Panchgani

In July 2017, the IofC annual conferences in Caux, Switzerland, drew a total of 39 Australians. Participants took part in forums on themes including ethical business leadership, just governance for human security, children as actors for transforming society, and peace and reconciliation in various contexts. Two Indigenous community health workers were supported to represent Australia in Caux and, later in December, at a tribal festival in eastern India.

In December 2017 and January 2018, 34 Australians took part in meetings at Asia Plateau, the IofC training centre in Panchgani, India. IofC Australia assisted five young Australians to attend the Asia-Pacific Youth Conference (APYC), while a sixth participant from Australia attended during her time as a Caux Scholar at Asia Plateau. Many others attended the Asia Plateau 50th anniversary celebration and five-day conference, which provided an opportunity for looking both to the achievements of the past and our hopes for the future.

Leela Gray from Melbourne, 16, attended the 50th anniversary celebration at Asia Plateau with her family. She wrote: ‘I was lucky to attend discussions and talks breaking down the goal of world peace into small steps anyone can take; this was vital, as reshaping the world is an understandably outrageously big goal for one small girl. I was empowered by the women in leadership, the notion to use education and technology to strengthen our roots, the suggestion to build bridges instead of walls in interpersonal and political realms, and especially the recognition of the importance of youth as the driving force for a sustainable and ethical future. I was honoured to attend and sit front row at a conversation segment with Mahatma Gandhi’s grandson, Rajmohan Gandhi, as he explained that it is not easy to know what to do but it is crucial not to lose faith and hope in the good of this world…Inspired and filled with courage and faith, I decided to run for student representative council in my school. Though it is not much compared to the amazing work followed out by this organisation, this is my first small step in advocating for peaceful positive change within my society. Young people are not just the future, they’re the present!’

For Yarrie Bangura from Sydney (centre front, with other other participants from Australia), attending APYC at Asia Plateau helped her reflect on what qualities a leader should have. A refugee from Sierra Leone at the age of 10, Yarrie began her own business selling ‘Auntie’s Ginger Tonic’ several years ago, and became known for her role in the acclaimed Australian documentary, *The Baulkam Hills African Ladies Troupe*. At APYC, she said, ‘I took the opportunity of using my ‘quiet time’ to think about things that have been bothering me, and to allow myself to be upset but at the same time to work out some solutions...

As we listened to various speakers and discussions, I started thinking about my leadership roles, about what a good leader should incorporate in their work. These are two points that came to my mind: to work with inspiration and humanity; and to go beyond self-interest and greed to solve human problems with care and compassion... I am so grateful to be with other young innovative thinkers who are passionate to change the world.’
### Statement of Profit and Loss and Other Comprehensive Income

For the Year ended 31 March 2018

<table>
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<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Gifts, bequests and grants</td>
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<td>Proceeds from sale of books and videos</td>
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<tr>
<td>Program income</td>
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<td>Rental Income</td>
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<td>Profit/(loss) on sale of investments</td>
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<td>(59,536)</td>
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<td><strong>Total Income</strong></td>
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<table>
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<td>Consultancy expenses</td>
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**Surplus / (Deficit) from Operating Activities**

- (191,499)  (140,590)

**Increase/(decrease) in Market Value of Investments**

- (223,398)   271,850

**Total Comprehensive Income/(Loss)**

- (414,897)  131,260

### Statement of Financial Position

As at 31 March 2018

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<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
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<td>$</td>
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<td>Financial assets &amp; receivables</td>
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<td>Property plant and equipment</td>
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<tr>
<th><strong>Liabilities</strong></th>
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<tr>
<td>Trade payables and other provisions</td>
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<td>Financial liabilities (non-current)</td>
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<td><strong>Total Liabilities</strong></td>
<td>2,202,946</td>
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**NET ASSETS**

- 4,931,435  5,346,332

<table>
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<tr>
<th><strong>Equity &amp; Reserves</strong></th>
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<tbody>
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<td>Reserves</td>
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<td>271,850</td>
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<tr>
<td><strong>TOTAL EQUITY &amp; RESERVES</strong></td>
<td>4,931,435</td>
<td>5,346,332</td>
</tr>
</tbody>
</table>

These statements have been produced and extracted from the 2018 audited financial report with permission from the Company’s external auditors John L Bush & Campbell.
The contribution of volunteers to IofC Australia has been immeasurable. Many have played important roles without remuneration, and many others have contributed freely of their professional expertise, labour and goodwill in countless ways.

While it is difficult to fully quantify the contribution of volunteers to IofC Australia, it is fair to say that without volunteers, the organisation would not exist in its current form and much of what we do would not be possible. As we consolidate our work in line with our strategic direction of ‘empowering leadership for trust-building, peace-building and transformation in communities,’ we have begun to keep track of at least those volunteers who were recruited and inducted through the Melbourne-based volunteer program, and who contributed service during the 2017-18 financial year.

During the past year, there were 50 documented volunteers in Melbourne alone who gave 1800 hours of their time, a total of 240 working days – in dollar terms, a contribution of around $55,000.

Beyond this simple calculation, many others have supported entirely volunteer-run initiatives around Australia.

Volunteers supported IofC work in over 15 different areas in 2017-18, giving a huge boost to our administration, communications, finance, and event support capacity. Many take core roles in design, delivery and evaluation of programs and activities. As our programs develop, we envisage greater growth in the scope and contribution of volunteers, and we welcome with gratitude all who would like to join us.
JOIN US

Participate
IoC Australia’s three core programs – Life Matters, Creators of Peace, and Sustainable Impact Mentoring – run throughout the year. Our alumni form a growing network around Australia and the region, as we aim to generate a critical mass of people steeped in the principles and values that will promote our transformation to a just and humane society.

Besides our regular activities, we are open to working with individuals and community groups on new projects. IoC Australia may just be that safe space that enables your initiative to take root and grow. Talk with us if you have an idea.

Partner
IoC Australia works closely with many other not-for-profit groups. We offer training support, event management, and a warm and welcoming venue for a host of community events. We sometimes act as an auspicing body for community initiatives that are in an emergent stage. If you think our values align with yours and we can do meaningful work together, get in touch. We’re stronger together.

Give
Our achievements would not have been possible without the generosity of many individuals who have supported IoC through financial donations and gifts in kind.

Legacies and bequests enable our work to continue well into the future, and we can provide advice on estate planning in this regard.

We welcome regular and one-off donations, as well as offers of goods and services. If you’re unsure about whether something you have to give will be useful – try us!

Image: Marlous Teh
Council of Management (as at 31 March 2018):
Daya Bhagwandas, Mike Brown, Francis Halim, Andrew Lancaster, Jonathan Lancaster, Ron Lawler, Paul Ntoumos, Quynh-Tram Trinh, Paul Wilkins.

Registered address:
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Toorak, VIC 3142

ABN 22 004 350 789

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Wagga Wagga, NSW, 2650

Bankers
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445 Toorak Road, Toorak, 3142

Solicitors
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Hawthorn Vic 3122
(PO Box 6137, Hawthorn West)